

**JUDGE KENNELLY
MAGISTRATE JUDGE BROWN**

EXHIBIT J



Kenneth E. Hagedorn

Director, Claim Services
215 Shuman Blvd.
Naperville, IL 60563

(630) 961-4268
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January 17, 2008

Ms. Amy Skaggs
Schiff Hardin, L.L.P.
Attorneys at Law
233 South Wacker Drive
Chicago, IL 60606

File No: 609 LR V1M1580 K
Insured: VOA Associates, Inc.
Claimant: Michael Madden
D/L: August 19, 2002

Dear Ms. Skaggs:

We write in follow-up to our previous letters regarding this matter, dated February 24, 2005, June 5, 2007, September 28, 2007, and November 1, 2007.

We would appreciate receiving VOA Associates' response to the requests in our previous correspondence, including VOA Associates' position with regard to our request that it withdraw its tender. We have also requested that VOA Associates provide a copy of Liberty National's professional liability policy and all correspondence setting forth Liberty National's coverage position, including the reason why Liberty National did not defend VOA Associates in the Madden case. Please be advised that VOA Associates' continued failure to comply with our requests for information may jeopardize its coverage, if any, under the USF&G Policy, as indicated in our letter of September 28, 2007.

USF&G's investigation is ongoing, and USF&G reserves all of its rights to raise any and all additional defenses to coverage as are warranted by the facts and the law. Nothing herein should be construed to constitute a waiver of any of USF&G's rights under its policy. Nothing herein will prejudice or estop USF&G in the assertion of its rights, including its right to deny coverage. Nothing herein should be construed as an admission on the part of USF&G.

If I may be of any further service to you, please contact me.

Sincerely,

Kenneth E. Hagedorn
United States Fidelity and Guaranty Co.